

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Amy Michelle Bunty
Christopher M Bunty
Debtor(s)

Case No. 15-00149-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 13, 2020

User: AutoDocket
Form ID: 3180W

Page 1 of 5
Total Noticed: 92

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Amy Michelle Bunty, Christopher M Bunty, 20 Butternut Lane, Hanover, PA 17331-4915
4594221	+ AMY MICHELLE BUNTY, CHRISTOPHER M. BUNTY, 20 BUTTERNUT LANE, HANOVER, PA 17331-4915
4594227	ARS ACCOUNT RESOLUTION, 1801 NW 66TH AVE, STE 200C, PLANTATION, FL 33313-4571
4644694	+ Bank of America, N.A. et al., Carrington Mortgage Services, LLC, 1610 E.ST Andrew Place, Suite B 150, Santa Ana, CA 92705-4941
4838401	+ Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4594232	+ CENTRAL CREDIT, 100 N THIRD ST, SUNBURY, PA 17801-2367
4594233	CERASTES, LLC, C/O WEINSTEIN, PINSON, AND RILEY PS, 2001 WESTERN AVENUE, SUITE 400, SEATTLE, WA 98121-3132
4594234	CHEVY CHASE ANESTHESIA, 13523 Barrett Parkway Drive, Suite 104, Ballwin, MO 63021-3802
4594235	CHILDREN'S BOOK-OF-THE-MONTH CLUB, C/O UNIVERSAL FIDELITY CORP., P.O. BOX 941829, HOUSTON, TX 77094-8829
4594236	CHILDREN'S BOOK-OF-THE-MONTH CLUB, MEMBER SERVICE CENTER, PO BOX 916400, RANTOUL, IL 61866-6400
4594239	+ COMMERCIAL ACCEPTANCE, 2 W MAIN ST, SHIREMANSTOWN, PA 17011-6326
4594241	+ COMMERCIAL ACCEPTANCE CO., P.O. BOX 3268, CAMP HILL, PA 17011-3268
4594242	+ COMMONWEALTH OF PA, DEPT. OF REVENUE, P.O. BOX 280948, HARRISBURG, PA 17128-0948
4594243	CONVERGENT, 800 SW 59TH STREET, PO BOX 9004, HOUSTON, NV 89057
4594244	CONVERGENT, PO BOX 9004, HOUSTON, NV 89057
4594247	+ EMERGENCY PHY ASSOC OF PA, PC, 307 S EVERGREEN AVE STE 201, DEPTFORD, NJ 08096-2739
4649031	EMERGENCY PHY ASSOC OF PA,PC, PO Box 1109, Minneapolis, MN 55440-1109
4594248	+ EMERGENCY PHYS ASSOC. OF PA, PC, P.O. BOX 740021, CINCINNATI, OH 45274-0021
4594249	+ EMERGENCY PHYS. ASSOC. OF PA, 2620 RIDGEWOOD ROAD, SUITE 300, AKRON, OH 44313-3527
4594250	+ FIRSTSOURCE ADVANTAGE, 7650 MAGNA DR, BELLEVILLE, IL 62223-3366
4641934	+ FMS Inc Bankfirst, Williamson and Brown LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
4594252	+ FREDERICK MEMORIAL HOSPITAL, 400 W 7TH ST, FREDERICK, MD 21701-4593
4594254	+ FREDERICK PEDIATRIC ASSOCIATES, 87 THOMAS JOHNSON DRIVE, FREDERICK, MD 21702-4427
4594253	+ Frederick Pediatric Associates, 1502 S. Main Street, #206, Mount Airy MD 21771-5363
4594259	+ HANOVER HOSPITAL, P.O. BOX 735, SUNBURY, PA 17801-0735
4594260	HANOVER HOSPITAL, INC., BILLING OFFICE, PO BOX 726, NEW CUMBERLAND, PA 17070-0726
4594262	++ HYUNDAI MOTOR FINANCE COMPANY, PO BOX 20809, FOUNTAIN VALLEY CA 92728-0809 address filed with court, HYUNDAI MOTOR FINANCE COMPANY, PO BOX 78047, PHOENIX, AZ 85062-8047
4594264	KIA MOTOR FINANCE, PO BOX 20835, FOUNTAIN VALLEY, CA 92728-0835
4594263	+ KIA MOTOR FINANCE, PO BOX 20815, FOUNTAIN VALLEY, CA 92728-0815
4594222	+ LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5245035	+ Land Home Financial Services, Inc., 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
5147245	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
5147246	+ Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121, Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400 Seattle, WA 98121-3132
4594269	+ MAY EYE CARE CENTER, THE HILLSIDE MEDICAL CTR, STE 225, 250 FAME AVE., HANOVER, PA 17331-1576
4594278	+ NORTHEAST CREDIT & COLLECTION, 960 N MAIN AVE, SCRANTON, PA 18508-2126
4594279	NORTHEAST CREDIT COLLECTIONS, PO BOX 3358, SCRANTON, PA 18505-0358
4594224	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4594287	+ RJM ACQUISITIONS LLC, 575 UNDERHILL BLVD, SUITE 224, SYOSSET, NY 11791-3416
4594223	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4594294	WELLS FARGO, PO BOX 3117, WINSTON SALEM, NC 27102-3117
4594295	WELLS FARGO, P O BOX 98751, YORK, PA 17404

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 13 2020 19:05:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2020 19:04:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
cr	+ EDI: PRA.COM	Nov 14 2020 00:03:00	PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907
4594226	Email/Text: dcrum@adamscounty.us	Nov 13 2020 19:05:00	ADAMS COUNTY TAX CLAIM BUREAU, ROOM 204, 111-117 BALTIMORE STREET, GETTYSBURG, PA 17325
4594229	EDI: BANKAMER.COM	Nov 14 2020 00:03:00	BAC HOME LOANS, PO BOX 15222, WILMINGTON, DE 19886-5222
4594228	+ EDI: BANKAMER.COM	Nov 14 2020 00:03:00	BAC HOME LOANS, 7105 CORPORATE DRIVE, PTX C35, PLANO, TX 75024-4100
4594230	EDI: BANKAMER.COM	Nov 14 2020 00:03:00	BAC HOME LOANS/COUNTRYWIDE, 450 AMERICAN ST., SIMI VALLEY, CA 93065-6285
4833883	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 13 2020 19:05:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
4833884	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 13 2020 19:05:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
4594231	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2020 19:04:00	CARRINGTON MORTGAGE SERVICES, LLC, BANKRUPTCY DEPARTMENT, 1600 SOUTH DOUGLASS ROAD, ANAHEIM, CA 92806-5951
4594237	+ EDI: COMCASTCBLCENT	Nov 14 2020 00:03:00	COMCAST, 221 W. PHILADELPHIA STREET, SUITE 12, YORK, PA 17401-2992
4594238	EDI: COMCASTCBLCENT	Nov 14 2020 00:03:00	COMCAST, PO BOX 985, TOLEDO, OH 43697-0985
4594245	+ EDI: CONVERGENT.COM	Nov 14 2020 00:03:00	CONVERGENT OUTSOURCING, INC., 10750 HAMMERLY BLVD #200, HOUSTON, TX 77043-2317
4594246	+ EDI: CCUSA.COM	Nov 14 2020 00:03:00	CREDIT COLL/USA, 16 DISTRIBUTOR DR STE 1, MORGANTOWN, WV 26501-7209
4594251	+ EDI: FSAE.COM	Nov 14 2020 00:03:00	FIRSTSOURCE ADVANTAGE LLC, 205 BRYANT WOODS SOUTH, BUFFALO, NY 14228-3609
4594255	EDI: RMSC.COM	Nov 14 2020 00:03:00	GE CAPITAL RETAIL BANK, PO BOX 9600061, ORLANDO, FL 32896-0061
4594256	EDI: RMSC.COM	Nov 14 2020 00:03:00	GE MONEY BANK, PO BOX 965004, ORLANDO, FL 32896-5004
4594257	+ Email/Text: nailda@centralcredataudit.com	Nov 13 2020 19:05:00	HANOVER GENERAL HOSPITAL, C/O CENTRAL CREDIT AUDIT, P.O. BOX 735, SUNBURY, PA 17801-0735
4594258	+ Email/Text: lyonsbe2@upmc.edu	Nov 13 2020 19:05:00	HANOVER HOSPITAL, 300 HIGHLAND AVENUE, HANOVER, PA 17331-2203
4594261	+ EDI: HY11.COM	Nov 14 2020 00:03:00	HYUNDAI CAPITAL AMERICA, 10550 TALBERT AVE, FOUNTAIN VALLEY, CA

			92708-6032
4651117	+ EDI: HY11.COM	Nov 14 2020 00:03:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
4594225	EDI: IRS.COM	Nov 14 2020 00:03:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP., P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4594266	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 19:06:53	LVNV FUNDING, LLC, P.O. BOX 10497, GREENVILLE, SC 29603-0497
4594265	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 19:06:52	LVNV FUNDING, LLC, P O BOX 10584, GREENVILLE, SC 29603-0584
4594267	Email/Text: camanagement@mtb.com	Nov 13 2020 19:05:00	M & T BANK, ATTN: BANKRUPTCY DEPARTMENT, 1100 WEHRLE DR, 2ND FLOOR, BUFFALO, NY 14221-7748
4594268	Email/Text: camanagement@mtb.com	Nov 13 2020 19:05:00	M & T BANK, PO BOX 7678, BUFFALO, NY 14240
4594270	+ EDI: BANKAMER.COM	Nov 14 2020 00:03:00	MBNA AMERICA, PO BOX 15715, WILMINGTON, DE 19886-5715
4594271	+ EDI: BANKAMER.COM	Nov 14 2020 00:03:00	MBNA AMERICA BANK, N.A., 655 PAPER MILL ROAD, MAILSTOP 1411, WILMINGTON, DE 19884-1510
4594273	+ EDI: MID8.COM	Nov 14 2020 00:03:00	MIDLAND CREDIT MANAGEMENT, DEPT. 12421, P.O. BOX 603, OAKS, PA 19456-0603
4594272	+ EDI: MID8.COM	Nov 14 2020 00:03:00	MIDLAND CREDIT MANAGEMENT, 8875 AERO DRIVE, SUITE 200, SAN DIEGO, CA 92123-2255
4594274	+ EDI: MID8.COM	Nov 14 2020 00:03:00	MIDLAND CREDIT MANAGEMENT, INC., P O BOX 60578, LOS ANGELES, CA 90060-0578
4594275	+ EDI: NHCLLC.COM	Nov 14 2020 00:03:00	NATIONAL HOSPITAL COLLECTIONS, PO BOX 699, MORGANTOWN, WV 26507-0699
4594277	Email/Text: Bankruptcies@nragroup.com	Nov 13 2020 19:05:00	NATIONAL RECOVERY AGENCY, PO BOX 67015, HARRISBURG, PA 17106-7015
4594276	+ Email/Text: Bankruptcies@nragroup.com	Nov 13 2020 19:05:00	NATIONAL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
4594280	+ Email/Text: nod.referrals@fedphe.com	Nov 13 2020 19:05:00	PHELAN HALLINAN SCHMIEG, LLP, ONE PENN CENTER PLAZA, 1617 JFK BLVD., SUITE 1400, PHILADELPHIA, PA 19103-1814
4594281	+ EDI: PRA.COM	Nov 14 2020 00:03:00	PORTFOLIO RECOVERY ASSOC, DEPT. 922, PO BOX 4115, CONCORD, CA 94524-4115
4594282	EDI: PRA.COM	Nov 14 2020 00:03:00	PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502
4594283	EDI: PRA.COM	Nov 14 2020 00:03:00	PORTFOLIO RECOVERY ASSOCIATES, 140 CORPORATE BLVD, NORFOLK, VA 23502
4594284	EDI: PRA.COM	Nov 14 2020 00:03:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. BOX 12914, NORFOLK, VA 23541
4600361	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2020 19:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4594285	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 19:06:53	RESURGENT CAPITAL SERVICES, P.O. BOX 10587, GREENVILLE, SC 29603-0587
4594286	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2020 19:07:08	RESURGENT CAPITAL SERVICES, 15 S. MAIN STREET, SUITE 600, GREENVILLE, SC 29601-2768

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4594288	+ EDI: CBS7AVE	Nov 14 2020 00:03:00	SEVENTH AVENUE, 1112 7TH AVE, MONROE, WI 53566-1364
4594290	+ EDI: SWCR.COM	Nov 14 2020 00:03:00	SOUTHWEST CREDIT SYSTEMS, 5910 W PLANO PARKWAY STE 100, PLANO, TX 75093-2202
4594289	+ EDI: SWCR.COM	Nov 14 2020 00:03:00	SOUTHWEST CREDIT SYSTEMS, 4120 INTERNATIONAL PKWY, CARROLLTON, TX 75007-1958
4594291	EDI: NEXTEL.COM	Nov 14 2020 00:03:00	SPRINT, KSOPHT0101-Z4300, 6391 SPRINT PARKWAY, OVERLAND PARK, KS 66251-4300
4594292	EDI: NEXTEL.COM	Nov 14 2020 00:03:00	SPRINT*, ATTN: BANKRUPTCY DEPT., PO BOX 7949, OVERLAND PARK, KS 66207-0949
4594293	+ EDI: RMSC.COM	Nov 14 2020 00:03:00	SYNCHRONY BANK, FORMERLY GE CAPITAL RETAIL, 777 LONG RIDGE ROAD, STAMFORD, CT 06902-1247
4594296	+ EDI: WFFC.COM	Nov 14 2020 00:03:00	WELLS FARGO FINANCE, 800 WALNUT ST, DES MOINES, IA 50309-3891
4594297	Email/Text: kcm@yatb.com	Nov 13 2020 19:05:00	YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET, PO BOX 15627, YORK, PA 17405-0156
4594298	+ Email/Text: kcm@yatb.com	Nov 13 2020 19:05:00	YORK ADAMS TAX BUREAU*, PO BOX 15627, YORK, PA 17405-0156

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4594240	*+	COMMERCIAL ACCEPTANCE CO., 2 W. MAIN STREET, SHIREMANSTOWN, PA 17011-6326

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC ecfmil@mwc-law.com ecfmil@ecf.courtdrive.com
Celine P DerKrikorian	

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	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmil@mwc-law.com
Celine P DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC ecfmil@mwc-law.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
Joseph P Schalk	on behalf of Creditor Carrington Mortgage Services LLC joseph.schalk@usdoj.gov, ustpreion03.ha.ecf@usdoj.gov
Joseph P Schalk	on behalf of Creditor Bank of America N.A., et. al. joseph.schalk@usdoj.gov, ustpreion03.ha.ecf@usdoj.gov
Joseph P Schalk	on behalf of Creditor BANK OF AMERICA N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP joseph.schalk@usdoj.gov, ustpreion03.ha.ecf@usdoj.gov
Joseph P Schalk	on behalf of Creditor BANK OF AMERICA N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP F/K/A COUNTRY WIDE HOME LOANS SERVICING, LP joseph.schalk@usdoj.gov, ustpreion03.ha.ecf@usdoj.gov
Lawrence V. Young	on behalf of Debtor 2 Christopher M Bunty lyoung@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com
Lawrence V. Young	on behalf of Debtor 1 Amy Michelle Bunty lyoung@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com
Lisa Cancanon	on behalf of Creditor Land Home Financial Services Inc. lisac@w-legal.com, Llombardi06@law.du.edu
Michele A De Witt	on behalf of Creditor Bayview Loan Servicing LLC bkecfinbox@aldridgepate.com, mdewitt@ecf.inforoptcy.com
Raymond M Kempinski	on behalf of Creditor Bayview Loan Servicing LLC ecfmil@mwc-law.com ecfmil@ecf.courtdrive.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
TOTAL: 15	

Information to identify the case:

Debtor 1

Amy Michelle Bunty

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6033

EIN --_-----

Debtor 2

Christopher M Bunty

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0666

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:15-bk-00149-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy Michelle Bunty

aka Amy M. Bunty, aka Amy Michelle Snowden,
aka Amy M. Snowden

Christopher M Bunty

aka Christopher Michael Bunty

11/13/20**By the court:** Henry W. Van Eck

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.